

**Information to identify the case:**

Debtor 1	<b>Courtney J. Connor</b>	Social Security number or ITIN	<b>xxx-xx-6727</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Reisha C. Connor</b>	Social Security number or ITIN	<b>xxx-xx-4866</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-21346-CMB**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Courtney J. Connor

Reisha C. Connor

6/8/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Courtney J. Connor  
Reisha C. Connor  
DebtorsCase No. 16-21346-CMB  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: 318Page 1 of 3  
Total Noticed: 74

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db/jdb  
cr  
+Courtney J. Connor, Reisha C. Connor, 22 George Court, Hampton, VA 23663-2046  
+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860

14210259 ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239  
(address filed with court: Aaron's Inc, 2800 Canton Rd. Suite 900, Marietta, GA 30066)

14210260 +AES/PNC Bank, PO Box 8183, Harrisburg, PA 17105-8183

14210262 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
(address filed with court: Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001)

14216570 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

14210263 +American Collections Enterprise Inc, Re: Alexandria Radiology, Po Box 30096, Alexandria, VA 22310-8096

14267425 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008

14210265 #+American Tukong, 6319 Richmond Highway, Alexandria, VA 22306-6410

14210267 +Barry King, 210 Bellevue Drive, Pittsburgh, PA 15235-3611

14210268 +Branch Banking & Trust, First Point Collection Resources, Inc., 225 Commerce Place, PO Box 26140, Greensboro, NC 27402-6140

14707343 +CAPITAL ONE, WILLIAMSON AND BROWN, LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201

14210273 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 W 12 Mile Rd, Southfield, MI 48034)

14210269 +Central Credit/Penn Cr, Attn: Bankruptcy, Re: Dominion Power, Po Box 988, Harrisburg, PA 17108-0988

14210270 Chatham College, Woodland Road, Pittsburgh, PA 15232

14210271 Chatham Collge, Woodland Rd, Pittsburgh, PA 15232

14210272 +Client Services, Inc., American Water, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047

14766702 Comcast, P.O. Box 3001, Southeastern, PA 19398-3001

14210274 +Credit Control Corp, Re: Cox Communications Chantilly, Po Box 120568, Newport News, VA 23612-0568

14210277 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400

14210278 +Directv Quad, CBE Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900

14210279 Educational Computer Systems, Inc, Re: Chatham University, Coraopolis, PA 15108-9408

14766704 +Elizur, PO Box 3150, Overland Park, KS 66203

14210280 Emergency Care Lorton Healthplex, c/o AMCB, PO Box 37005, Baltimore, MD 21297-3005

14210281 Fairfax County, VA, Office of County Attorney, 1200 Government Ctr. Pkwy, Suite 549, Fairfax, VA 22035

14210282 Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

14210283 Greater Washington Maternal-Fetal, Medicine Genetics, 97076 Medical Center Drive, Suite 230, Rockville, MD 20850-6339

14766705 +HRSD, 1434 Air Rail Avenue, Virginia Beach, VA 23455-3002

14210285 +Michaels Louis & Associates, P.O. Box 1062, Coraopolis, PA 15108-6062

14766706 +Municipality of Oakmont Water Dept, P.O. Box 73, Oakmont, PA 15139-0073

14210288 Music & Arts Center, c/o Credit America, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706

14210290 +Nationwide Credit Corp, Attn: Collections/Bankruptcy, Re: Fairfax County, VA, Po Box 9156, Alexandria, VA 22304-0156

14766707 +Newport NewdWaterworks, P.O. Box 979, Newport News, VA 23607-0979

14766708 +PNC Bank, Centralized Customer Assistance Team, MS # P5-PCLC-01-E, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

14766709 Penn Credit, 916 S. 14th St, P.O. Box 988, Harrisburg, PA 17108-0988

14210291 +Penn Hills Municipality, c/o Keystone Collections, PO Box 505, Irwin, PA 15642-0505

14214910 +Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

14214904 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

14210292 +Penn Hills School District, c/o Maiello Brungo & Maiello LLP, 7500 Brooktree Rd # 100, Wexford, PA 15090-9285

14210293 +Penn Hills School District, c/o Keystone Collections, PO Box 505, Irwin, PA 15642-0505

14270513 +Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866

14766710 Quest Diagnostics, P.O. Box 740880, Cincinnati, OH 45274-0880

14210296 +Quest Diagnostics Inc., 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610

14210297 +Rushmore Loan Mgmt Services, Costumer Service Department, PO Box 55004, Irvine, CA 92619-5004

14766711 +State Collection Service Inc, 2509 S. Stoughton Rd, Madison, WI 53716-3314

14766712 +Transworld Systems, Re: Community Medicine; Univ Pittsburgh, UPMC Children's Hospital, PO Box 17221, Pittsburgh, PA 15235-0221

14271608 +U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

14244411 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

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14210301 +US Dept of Education, Att: Borrowers Service Dept, P.O. Box 5609,  
Greenville, TX 75403-5609  
14766713 +University Of Pittsburgh Phys., 200 Lothrop Street, Pittsburgh, PA 15213-2582  
14210258 +Washington Gas Light, c/o CBCS, PO Box 2589, Columbus, OH 43216-2589  
14210303 +Wells Fargo Dealer Services, PO Box 19567, Irvine, CA 92623-9567

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: BRCCRAWFORD.COM Jun 09 2018 05:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
P.O. Box 355, Allison Park, PA 15101-0355  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2018 01:46:07 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
14210266 EDI: PHINAMERI.COM Jun 09 2018 05:33:00 AmeriCredit Financial Services Inc.,  
dba GM Financial, P O Box 183853, Arlington, TX 76096  
14210261 +EDI: AFNIRECOVERY.COM Jun 09 2018 05:33:00 Afni, Inc, P. O. Box 3667,  
Bloomington, IL 61702-3667  
14248377 EDI: AIS.COM Jun 09 2018 05:33:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
14210264 +E-mail/Text: bky@americanprofit.net Jun 09 2018 01:46:34 American Profit Recovery,  
Re: Northern Virginia Oral Maxillo, 34405 West 12 Miles Road, #379,  
Farmington Hills, MI 48331-5608  
14766703 E-mail/Text: kburkley@bernsteinlaw.com Jun 09 2018 01:46:44 Duquesne Light,  
Bernstien Law Firm, 411 7th Avenue, Maildrop 7-3, Pittsburgh, PA 15219  
14219368 EDI: ECMC.COM Jun 09 2018 05:33:00 ECMC, PO BOX 16408, St Paul, MN 55116-0408  
14210284 EDI: JEFFERSONCAP.COM Jun 09 2018 05:33:00 Jefferson Capital Systems LLC, P.O. Box 7999,  
Saint Cloud, MN 56302-9617  
14210287 EDI: AIS.COM Jun 09 2018 05:33:00 Midland Funding LLC, by American InfoSource LP as Agent,  
Re: Granite Recovery LLC, P.O. Box 4457, Houston, TX 77210-4457  
14210286 EDI: AIS.COM Jun 09 2018 05:33:00 Midland Funding LLC, by American InfoSource LP as Agent,  
P.O. Box 4457, Houston, TX 77210-4457  
14271979 +E-mail/Text: cd@musicarts.com Jun 09 2018 01:46:36 Music and Arts, 4626 Wedgewood Blvd.,  
Frederick, MD 21703-7159  
14210289 +E-mail/Text: Bankruptcies@nragroup.com Jun 09 2018 01:46:52 National Recovery Agency,  
Re: Duquesne Light, 2491 Paxton St, Harrisburg, PA 17111-1036  
14268536 EDI: NAVIENTFKASMSERV.COM Jun 09 2018 05:33:00 Navient Solutions Inc. on behalf of,  
Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635  
14210294 EDI: PRA.COM Jun 09 2018 05:33:00 Portfolio Recovery Associates, LLC, Re: Dominion Hope,  
140 Corporate Boulevard, Norfolk, VA 23502  
14210295 +E-mail/Text: rraheem@pwcgov.org Jun 09 2018 01:45:56 Prince William County,  
c/o PWC Tax Administration Dept., PO Box 2467, Prince William, VA 22195-2467  
14242398 EDI: NEXTEL.COM Jun 09 2018 05:33:00 Sprint Corp, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949  
14210298 +EDI: SWCR.COM Jun 09 2018 05:33:00 Southwest Credit Systems, Re: Comcast,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
14210299 +E-mail/Text: bknotice@ercbpo.com Jun 09 2018 01:46:24 Sprint,  
c/o ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
14210300 EDI: PHINHARRIS Jun 09 2018 05:33:00 State of Maryland, CCU, c/o Harris & Harris, Ltd.,  
111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
14210302 +EDI: VERIZONCOMB.COM Jun 09 2018 05:33:00 Verizon, 500 Technology Dr, Suite 500,  
Weldon Spring, MO 63304-2225  
14260788 EDI: WFFC.COM Jun 09 2018 05:33:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,  
Irvine, CA 92623-9657

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, Et Al...  
cr U.S. Bank National Association, not in its individ  
cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
cr\* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
Pittsburgh, PA 15235-4441  
14262713\* ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239  
(address filed with court: Aaron's, Inc., 2800 Canton Road, Suite 900, Marietta, GA 30066)  
14210275\* +Credit Control Corp, Re: Cox Communications Chantilly, Po Box 120568,  
Newport News, VA 23612-0568  
14210276\* +Credit Control Corp, Re: Cox Communications Chantilly, Po Box 120568,  
Newport News, VA 23612-0568

TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. Bank National Association, Et Al...  
andygornall@latouflawfirm.com  
Bryan P. Keenan on behalf of Debtor Courtney J. Connor keenan662@gmail.com,  
melindap662@gmail.com  
Bryan P. Keenan on behalf of Joint Debtor Reisha C. Connor keenan662@gmail.com,  
melindap662@gmail.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual  
capacity, but solely as Trustee for the RMAC Trust, Series 2012-2T bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com  
Thomas I. Puleo on behalf of Creditor U.S. Bank National Association, Et Al...  
tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 11